

## IN THE SPECIFICATION

At page 6, please replace the third paragraph with the following:

The invention can be advantageously used in Internet transactions where such authentication is difficult to perform. For instance, a presenter who is visiting a government website to gain access to government services may have to be authenticated beforehand by techniques of the present invention. In one embodiment, a trusted party interacts with the presenter to perform the authentication and then informs the acceptor as to authentication results. The techniques of the present invention allow the trusted party to give a definitive answer regarding the authenticity of identity. **An acceptor using the invention benefits by being able to conduct business in a virtual environment in real time. A presenter benefits by having the ability to authenticate their identity and/or electronically sign documents in a secure, real-time manner.**